

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants James D. Terlizzi et al.  
Title: METHOD AND SYSTEM FOR INVERSE LIFE ANNUITY  
Appl. No.: Unassigned  
Filing Date: 07/10/2003  
Examiner: Unknown  
Art Unit: Unknown



**UTILITY PATENT APPLICATION**  
**TRANSMITTAL**

Mail Stop PATENT APPLICATION  
Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

**James D. Terlizzi**  
**Timothy Joseph Trankina**

☐ Applicant claims small entity status under 37 CFR 1.27.

Enclosed are:

- ☒ Application Data Sheet (37 CFR 1.76) (3 pages).
- ☒ Unexecuted Declaration and Power of Attorney (3 pages).
- ☒ Specification, Claims, and Abstract (50 pages).
- ☒ Informal drawings (4 sheets, Figures 1-4).

07/10/03  
15915 U.S. PTO

The filing fee is calculated below:

	Claims as Filed	Included in Basic Fee	Extra Claims	Rate	Fee Totals
Basic Fee				\$750.00	\$750.00
Total Claims:	64	20	= 44	x \$18.00	= \$792.00
Independents:	6	3	= 3	x \$84.00	= \$252.00
If any Multiple Dependent Claim(s) present:				+ \$280.00	= \$0.00
Surcharge under 37 CFR 1.16(e) for late filing of Executed Declaration and late payment of filing fee				+ \$130.00	= \$130.00
				SUBTOTAL:	= \$1924.00
[ ] Small Entity Fees Apply (subtract 1/2 of above):					= \$0.00
				TOTAL FILING FEE:	= \$1,924.00

19704 U.S. PTO  
10/616458  
07/10/03

- [ ] A check in the amount of \$0.00 to cover the filing fee is enclosed.
- [ X ] The required filing fees are not enclosed but will be submitted in response to the Notice to File Missing Parts of Application.
- [ ] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date July 10, 2003

By Brian J. McNamara

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